

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo
Cn 4853
Trenton, NJ 08650
(609) 587-6888

In re:

Joanne R Messey

Debtor(s)



Order Filed on March 10, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 13-24589 / KCF

Hearing Date: 03/08/2017

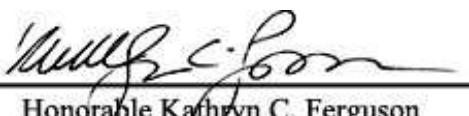
Judge: Kathryn C. Ferguson

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: March 10, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Case 13-24589-KCF Doc 114 Filed 03/12/17 Entered 03/13/17 01:41:03 Desc
Imaged Certificate of Notice Page 2 of 4
The modified plan of the debtor having been proposed to creditors, and a hearing having been held on
the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy
Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 02/03/2017, or the last amended
plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in
accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 59
months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following
schedule, which payments shall include commission and expenses of the Standing Trustee in accordance
with 28 U.S.C. § 586:

\$12,320.50 PAID TO DATE

\$303.00 for 16 months beginning 03/01/2017

ORDERED that the case is confirmed to pay 100% dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex parte, an Amended
Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.
R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)
Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13
plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that section(s) 1(c) is stricken from the Chapter 13 Plan.

ORDERED that creditor 21st Mortgage, PACER claim #6-2, received stay relief on October 24,2016 on property located at 25 Vincent Drive; no arrears are to be paid through the Chapter 13 Plan; creditor will be paid outside of the Chapter 13 Plan.

In re:
Joanne R Messey
Debtor

Case No. 13-24589-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db +Joanne R Messey, 25 Vincent Drive, Burlington, NJ 08016-3849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.

bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Loss Mitigation Wells Fargo Bank N.A.

bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Michael C. D'Aries on behalf of Creditor 21st Mortgage Corporation mdaries@helfandlaw.com, ahelfand@helfandlaw.com

R. A. Lebron on behalf of Creditor BSI FINANCIAL as servicer for, FIRST BANK RICHMOND
bankruptcy@feinsuch.com

Scott E. Kaplan on behalf of Debtor Joanne R Messey scott@sekaplanlaw.com, felisha@sekaplanlaw.com, sekparalegal@gmail.com

TOTAL: 9